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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
yo pi ex	your pictu exar	Write the name that is on your government-issued picture identification (for example, your driver's	Carla First name	First name
	license or passport).	Middle name	Middle name	
	Bring your picture identification to your meeting with the trustee.		King Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		ide your married or den names.		
3.	you num Indi	the last 4 digits of Social Security ber or federal vidual Taxpayer tification number	xxx-xx-5538	

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Debtor 1 Carla L King

Case number (if known)

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live	6248 N Naper	If Debtor 2 lives at a different address:			
		Chicago, IL 60631 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Cook				
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Case number (if known) Debtor 1 Carla L King

art	Tell the Court About	Your E	3ankruptcy Ca	ise					
7.	The chapter of the Bankruptcy Code you are				n of each, see <i>Not</i> of page 1 and chec		d by 11 U.S.C. § 342(b) f priate box.	or Individuals Fil	ling for Bankruptcy
	choosing to file under	■ c	Chapter 7						
			Chapter 11						
			Chapter 12						
			Chapter 13						
			·						
3.	How you will pay the fee		about how yo	u may pay. Ty attorney is sub	pically, if you are p	paying the fe	check with the clerk's off the yourself, you may pay behalf, your attorney ma	with cash, cash	ier's check, or money
					stallments. If you of		option, sign and attach t	he <i>Application fo</i>	or Individuals to Pay
			but is not requapplies to you	uired to, waive ur family size a	your fee, and may and you are unable	do so only to pay the f	ption only if you are filing if your income is less that ee in installments). If you Official Form 103B) and	an 150% of the output of the o	official poverty line that tion, you must fill out
) .	Have you filed for bankruptcy within the	■ N	o.						
	last 8 years?	☐ Y	es.						
			District		V	Vhen	Case	number	
			District		V	Vhen	Case	number	
			District		V	Vhen	Case	number	
10.	Are any bankruptcy	■ N	0						
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an	□ Y	es.						
	affiliate?								
			Debtor					onship to you	
			District		V	Vhen		number, if known	
			Debtor District		V	Vhen		onship to you number, if known	
			District		v	viieii	Case i	iumber, ii known	· -
11.	Do you rent your residence?	□ N	o. Go to li	ine 12.					
	residence.	■ Y	es. Has yo	our landlord obt	tained an eviction	judgment ag	ainst you?		
				No. Go to line	12.				
				Yes. Fill out II bankruptcy pe		oout an Evic	tion Judgment Against Y	ou (Form 101A)	and file it with this

Document Page 4 of 45 Case number (if known) Debtor 1 Carla L King Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. of any full- or part-time Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Chapter 11 of the Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 Carla L King Document Page 5 of 45 Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	otor 1 Carla L King			Case nu	imber (if known)		
Part	Answer These Quest	ions for Repo	orting Purposes				
16.	What kind of debts do you have?			mer debts? Consumer debts are , family, or household purpose."	defined in 11 U.S.C. § 101(8) as "incurred by an		
			No. Go to line 16b.				
			Yes. Go to line 17.				
			Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.				
			No. Go to line 16c.				
			Yes. Go to line 17.				
		16c. St	tate the type of debts you owe to	hat are not consumer debts or bus	siness debts		
17.	Are you filing under Chapter 7?	□ No. I a	am not filing under Chapter 7. G	o to line 18.			
	Do you estimate that after any exempt property is excluded and			ou estimate that after any exempt le to distribute to unsecured credi	property is excluded and administrative expenses tors?		
	administrative expenses are paid that funds will		No				
	be available for distribution to unsecured creditors?		l Yes				
18.	How many Creditors do	1 -49		1 ,000-5,000	2 5,001-50,000		
	you estimate that you owe?	□ 50-99		<u></u> 5001-10,000	<u> </u>		
		□ 100-199 □ 200-999		□ 10,001-25,000	☐ More than100,000		
19.	How much do you	\$ 0 - \$50,	000	☐ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion		
	estimate your assets to be worth?	□ \$50,001	- \$100,000	□ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion		
		□ \$100,001		□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion		
		□ \$500,001	l - \$1 million	<u> </u>	More than 450 billion		
20.	How much do you	\$0 - \$50 ,	000	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion		
	estimate your liabilities to be?	□ \$50,001		\$10,000,001 - \$50 million	\$1,000,000,001 - \$10 billion		
		□ \$100,001 □ \$500,001	- \$500,000 - \$1 million	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion		
Part	7: Sign Below						
For	you	I have exam	ined this petition, and I declare	under penalty of perjury that the in	nformation provided is true and correct.		
					ible, under Chapter 7, 11,12, or 13 of title 11, I choose to proceed under Chapter 7.		
				ay or agree to pay someone who itice required by 11 U.S.C. § 342(b	is not an attorney to help me fill out this).		
		I request rel	ief in accordance with the chapt	er of title 11, United States Code,	specified in this petition.		
		bankruptcy of and 3571.	case can result in fines up to \$2		ney or property by fraud in connection with a 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519.		
		/s/ Carla L Carla L Ki Signature of	ng	Signature of D	ebtor 2		
		Ü		F			
		Executed or	April 23, 2018 MM / DD / YYYY	Executed on	MM / DD / YYYY		

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Debtor 1 Carla L King Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ David H. Cutler	Date	April 23, 2018
Signature of Attorney for Debtor		MM / DD / YYYY
David H. Cutler		
Printed name		
Cutler and Associates, Ltd.		
Firm name		
4131 Main St		
Skokie, IL 60076		
Number, Street, City, State & ZIP Code		
Contact phone 847-673-8600	Email address	cutlerfilings@gmail.com
IL		
Bar number & State		

Debtor 1	Carla L King			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as Value o	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	20,965.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	20,965.00
Pai	t 2: Summarize Your Liabilities		
			abilities you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	17,565.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	13,417.00
	Your total liabilities	\$	30,982.00
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,800.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,774.00
Pai	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sch	nedules.
	■ Yes What kind of debt do you have?		

the court with your other schedules.

Official Form 106Sum

Summary of Yo

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

page 1 of 2

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.

583.50 \$

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Tota	Il claim
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

				Iment Page 10 of 45		
Fill in	this infor	rmation to identify your	case and this filing:			
Debto	or 1	Carla L King				
		First Name	Middle Name	Last Name		
Debto		First Name	Middle Nome	Loot Nome		
(Spouse	e, if filing)	First Name	Middle Name	Last Name		
United	d States B	ankruptcy Court for the:	NORTHERN DISTR	ICT OF ILLINOIS		
Cooo						П
Case	number					☐ Check if this is an amended filing
						difference filling
Offic	cial Fo	orm 106A/B				
Sch	hedu	le A/B: Prop	ertv			12/15
				only once. If an asset fits in more that	on one category list the asset	
think it informa	fits best. I	Be as complete and accur are space is needed, attach	ate as possible. If two n	narried people are filing together, bo s form. On the top of any additional	th are equally responsible for	supplying correct
Part 1	Describe	e Each Residence, Buildin	g, Land, or Other Real E	State You Own or Have an Interest I	n	
1. Do y	ou own or	have any legal or equitab	le interest in any reside	nce, building, land, or similar proper	ty?	
	lo. Go to Pa	art 2				
		is the property?				
<u> </u>	es. Where	is the property?				
Part 2	Describe	e Your Vehicles				
3. Car □ N ■ Y	lo .	rucks, tractors, sport u	tility vehicles, motor	cycles		
3.1	Make:	Chevy	Who has an	interest in the property? Check one	Do not deduct secured	claims or exemptions. Put
3.1	Model:	Equinox				ured claims on Schedule D: laims Secured by Property.
	Year:	2015	Debtor 1	•		
				only and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	Other info		<u>, </u>	ne of the debtors and another		, ,
	Valued	via Kbb on 4/9/18			*	
			☐ Check if (see instru	this is community property	\$12,950.00	\$12,950.00
	<i>mples:</i> Boa No			ational vehicles, other vehicles, g vessels, snowmobiles, motorcycl		
				ur entries from Part 2, including nere		\$12,950.00
Don't 6	Decenii i	- Very Developed and U.S.	ahald kame			
		e Your Personal and Hous have any legal or equi		of the following items?		Current value of the
		nave any legal or equi	iable iiiterest III arly (or the following items?		portion you own? Do not deduct secured claims or exemptions.

6. **Household goods and furnishings** *Examples:* Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property

	Case 18-12095	Doc 1 Filed 04/25/18 Document	Entered 04/25/18 14:22:50 Page 11 of 45	Desc Main
Debtor 1	Carla L King	Document	Case number (if known)
Yes.	. Describe			
	values	us used household goods and p s, including: 1 kitchen table, 1 m er and various small personal ito	icrowave stand, 1 beds, 1	\$350.00
□ No	les: Televisions and radios	s; audio, video, stereo, and digital equip cameras, media players, games	oment; computers, printers, scanners; music	collections; electronic devices
	1 used	d cell phone, 1 microwave, 1 use	ed i pad at liquidated values	\$500.00
Examp. ■ No	ibles of value ples: Antiques and figurines other collections, men Describe		oks, pictures, or other art objects; stamp, coi	n, or baseball card collections;
Examp. No	nent for sports and hobbi les: Sports, photographic, musical instruments . Describe		bicycles, pool tables, golf clubs, skis; canoes	s and kayaks; carpentry tools;
■ No		ns, ammunition, and related equipmen	t	
□ No		rs, leather coats, designer wear, shoes	, accessories	
	Variou	us used clothes		\$100.00
■ No □ Yes.			ding rings, heirloom jewelry, watches, gems,	gold, silver
	. Describe			
■ No	ther personal and house . Give specific information		ncluding any health aids you did not list	
		your entries from Part 3, including a here	ny entries for pages you have attached	\$950.00
	escribe Your Financial Asset		-i	Oursell (1)
Do you ov	wn or have any legal or e	equitable interest in any of the follow	ring?	Current value of the portion you own?

Do not deduct secured claims or exemptions.

		Case 18-120	095	Doc 1	Filed 04/25/18 Document	Entered 04/25/18 14:22:50 Page 12 of 45	Desc Main
De	ebtor 1	Carla L King				Case number (if known)	
	□ No Î	, ,	,		our home, in a safe dep	osit box, and on hand when you file your petiti	on
						Cash	\$50.00
					l accounts; certificates ounts with the same ins	of deposit; shares in credit unions, brokerage stitution, list each.	nouses, and other similar
					Institution i	name:	
		1	17.1.	Checking xxxxxx11	-	esidual from Social Security ment)	\$6,990.00
	Examp ■ No	, mutual funds, or p oles: Bond funds, inv	estmei		ith brokerage firms, mor	ney market accounts	
19.	Non-pu		and i	nterests in in	corporated and uninc	orporated businesses, including an interes	et in an LLC, partnership, and
	■ No						
	☐ Yes.	Give specific inform		bout them e of entity:		% of ownership:	
20.	Negoti	able instruments incl	lude pe	ersonal check	s, cashiers' checks, pro	egotiable instruments missory notes, and money orders. by signing or delivering them.	
		Give specific informa		bout them er name:			
		nent or pension aco ples: Interests in IRA,			l(k), 403(b), thrift saving	gs accounts, or other pension or profit-sharing	plans
	■ Yes.	List each account se		ly. f account:	Institution r	name:	
		4	401k		Employe	r Sponsered 401k	\$25.00
	Your s Examp ■ No		eposits	you have ma	rent, public utilities (ele	ntinue service or use from a company ctric, gas, water), telecommunications compar	nies, or others
			period	ic payment of		r life or for a number of years)	
	■ No □ Yes	Issuei	r name	and descript	ion.		
24.	26 U.S.	s in an education II C. §§ 530(b)(1), 529			n a qualified ABLE pro	ogram, or under a qualified state tuition pro	ogram.
	■ No □ Yes	Institu	ution na	ame and desc	ription. Separately file t	he records of any interests.11 U.S.C. § 521(c)	•
	Trusts,	equitable or future	intere	ests in prope	rty (other than anythir	ng listed in line 1), and rights or powers exc	ercisable for your benefit
		Give specific inform	ation a	bout them			

Debtor 1	Carla L King	Document	Page 13	of 45	e number (if known)	
26. Patents	s, copyrights, trademarks, trade secrets, bles: Internet domain names, websites, prod				_	
■ No □ Yes.	Give specific information about them					
Examp	es, franchises, and other general intangi ples: Building permits, exclusive licenses, co	ibles poperative association	n holdings, liq	uor licenses,	professional licenses	S
■ No □ Yes.	Give specific information about them					
Money or	property owed to you?					Current value of the portion you own? Do not deduct secured claims or exemptions.
28. Tax ref ■ No	unds owed to you					
	Give specific information about them, include	ding whether you alrea	ady filed the r	eturns and th	ne tax years	
■ No	oles: Past due or lump sum alimony, spousa	al support, child suppo	ort, maintenar	nce, divorce s	settlement, property s	ettlement
	Give specific information					
	mounts someone owes you bles: Unpaid wages, disability insurance pay benefits; unpaid loans you made to so		efits, sick pay	, vacation pa	y, workers' compens	sation, Social Security
☐ Yes.	Give specific information					
	ts in insurance policies bles: Health, disability, or life insurance; hea	alth savings account (F	HSA); credit,	homeowner's	s, or renter's insuranc	ee
☐ Yes.	Name the insurance company of each police Company name:	cy and list its value.	ı	Beneficiary:		Surrender or refund value:
32. Any int	erest in property that is due you from so	omeone who has die	d			
	are the beneficiary of a living trust, expect p ne has died.	proceeds from a life ins	surance polic	y, or are curr	ently entitled to recei	ve property because
☐ Yes.	Give specific information					
Examp ■ No	against third parties, whether or not youles: Accidents, employment disputes, insur			demand for	payment	
☐ Yes.	Describe each claim					
■ No	contingent and unliquidated claims of ev	ery nature, including	g countercla	ims of the d	ebtor and rights to s	set off claims
	Describe each claim ancial assets you did not already list					
■ No						
☐ Yes.	Give specific information				-	
	he dollar value of all of your entries fron art 4. Write that number here				have attached	\$7,065.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

page 4

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Case number (if known) Document Debtor 1 Carla L King 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ■ No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$0.00 56. Part 2: Total vehicles, line 5 \$12,950.00 57. Part 3: Total personal and household items, line 15 \$950.00 58. Part 4: Total financial assets, line 36 \$7,065.00 59. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... Copy personal property total \$20,965.00 \$20,965.00

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$20,965.00

		Docume	III Paue 15 012	+3
Fill in this infor	mation to identify your	case:		
Debtor 1	Carla L King			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exemptions are	you claiming?	? Check one only.	even if	vour spouse is filing	a with	vou.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
Various used household goods and possessions at liquidated values,	\$350.00		\$350.00	735 ILCS 5/12-1001(b)
including: 1 kitchen table, 1 microwave stand, 1 beds, 1 dresser and various small personal items Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
1 used cell phone, 1 microwave, 1 used i pad at liquidated values	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	
Various used clothes Line from Schedule A/B: 11.1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
			100% of fair market value, up to any applicable statutory limit	
Cash Line from Schedule A/B: 16.1	\$50.00		\$50.00	735 ILCS 5/12-1001(b)
			100% of fair market value, up to any applicable statutory limit	
Checking xxxxxxx1143: Chase (Residual from Social Security	\$6,990.00		\$6,990.00	735 ILCS 5/12-1001(g)(1)
Disbursement) Line from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit	

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Debtor 1 Carla L King

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

	Case	18-12095	Doc 1	Filed 04/25/18 Document	Entered Page 17	d 04/25/18 14.2 of 45	2:50	Desc M	1ain
Fill in tl	nis informatio	n to identify yo	ur case:						
Debtor ⁻	1 C :	arla L King							
D O D (O)	•	st Name	Mic	Idle Name	Last Name				
Debtor 2		at Name	N.C.	Idla Nama	L ant Name				
(Spouse if	, illing) Fir	st Name	IVIIC	Idle Name	Last Name				
United S	States Bankrup	otcy Court for the	: NORTH	IERN DISTRICT OF ILLI	INOIS				
Case nu	ımber							□ Check	if this is an
								_	led filing
							_		· ·
Officia	al Form 10	<u> </u>							
Sche	edule D:	Creditors	s Who I	Have Claims S	Secured	by Property	7		12/15
s needed				d people are filing togethe the entries, and attach it to					
. Do any	creditors have	claims secured b	y your prope	rty?					
□ ١	No. Check this	box and submit	this form to t	he court with your other	schedules. Yo	ou have nothing else to	report on	this form.	
	es. Fill in all of	f the information	below.						
Part 1:	List All Sec	cured Claims							
for each	claim. If more th	an one creditor ha	s a particular o	e secured claim, list the crec claim, list the other creditors ording to the creditor's name	in Part 2. As	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of c that supp claim	collateral	Column C Unsecured portion If any
2.1 Fr	ne Federal C	Credit Uni	Describe to	ne property that secures th	he claim:	\$17,565.00		\$0.00	\$17,565.00
Cre	editor's Name		Automo	bile					
Sa	9624 Harper : aint Clair Sho 8082		As of the dapply.	ate you file, the claim is: C	Check all that				
Nu	mber, Street, City, S	State & Zip Code	☐ Unliquid						
Who ow	ves the debt?	Check one.	☐ Dispute Nature of	d lien. Check all that apply.					
■ Debto	or 1 only		An agre	ement you made (such as m	nortgage or sec	ured			
Debto	or 2 only		car loa	n)					
	or 1 and Debtor 2	•		y lien (such as tax lien, mec	hanic's lien)				
		otors and another	_	nt lien from a lawsuit					
	k if this claim re munity debt	elates to a	☐ Other (ii	ncluding a right to offset) _					
		Opened 04/17 Last Active							
Date del	ot was incurred	3/12/18	Las	t 4 digits of account numb	oer <u>0003</u>				

Add the dollar value of your entries in Column A on this page. Write that number here: \$17,565.00

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here: \$17,565.00

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	0430 10 12000 D	Document P	age 18 of 45	4.22.00 Describent
Fill in t	this information to identify your ca			
Debtor	Carla L King			
	First Name	Middle Name La	st Name	
Debtor		Middle Nesses		
(Spouse	if, filing) First Name	Middle Name La	st Name	
United	States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLING	OIS	
Case n	number			
(if known				☐ Check if this is an
				amended filing
Offici	al Form 106E/F			
	edule E/F: Creditors Wh	o Have Unsecured Cla	aime	12/15
				ith NONPRIORITY claims. List the other party to
Schedul Schedul eft. Atta	le G: Executory Contracts and Unexpire le D: Creditors Who Have Claims Secur	ed Leases (Official Form 106G). Do no red by Property. If more space is need	t include any creditors with pa ed, copy the Part you need, fill	e A/B: Property (Official Form 106A/B) and on rtially secured claims that are listed in it out, number the entries in the boxes on the On the top of any additional pages, write your
Part 1:				
_	any creditors have priority unsecured	claims against you?		
	No. Go to Part 2.			
	Yes.			
Part 2:				
3. Do	any creditors have nonpriority unsecu	red claims against you?		
	No. You have nothing to report in this par	t. Submit this form to the court with your	other schedules.	
	Yes.			
uns	n one creditor holds a particular claim, list	or each claim. For each claim listed, idea	ntify what type of claim it is. Do n	a creditor has more than one nonpriority ot list claims already included in Part 1. If more cured claims fill out the Continuation Page of
				Total claim
4.1	Barclays Bank Delaware	Last 4 digits of account	number <u>9346</u>	\$4,020.00
	Nonpriority Creditor's Name Attn: Correspondence		Opened 05/14	Last Active
	Po Box 8801	When was the debt incu		Last Active
	Wilmington, DE 19899			
	Number Street City State Zlp Code	As of the date you file, t	he claim is: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and anoth		unsecured claim:	
	Check if this claim is for a commu			
	debt Is the claim subject to offset?	☐ Obligations arising our report as priority claims	t of a separation agreement or di	vorce that you did not
	■ No	' '	rofit-sharing plans, and other sim	ilar debts
	□ Yes	Other Specify Cre		-

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Debtor 1 Carla L King Case number (if know) Comenity Bank/Harlem Furniture 4.2 \$3,628.00 Last 4 digits of account number 8916 Nonpriority Creditor's Name Attn: Bankruptcy Dept Opened 07/16 Last Active Po Box 182125 When was the debt incurred? 10/11/17 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.3 **Discover Financial** Last 4 digits of account number 4850 \$4,306.00 Nonpriority Creditor's Name Opened 05/16 Last Active Po Box 3025 When was the debt incurred? 5/05/17 New Albany, OH 43054 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Credit Card** Other, Specify 4.4 **ERC/Enhanced Recovery Corp** Last 4 digits of account number 6990 \$152.00 Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? **Opened 10/17** 8014 Bayberry Road Jacksonville, FL 32256 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans \square Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts **Collection Attorney Comcast Cable** ☐ Yes ■ Other. Specify Communications

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Debtor 1 Carla L King Case number (if know) 4.5 \$312.00 Kohls/Capital One Last 4 digits of account number 8799 Nonpriority Creditor's Name **Kohls Credit** Opened 05/15 Last Active Po Box 3120 When was the debt incurred? 1/08/18 Milwaukee, WI 53201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.6 **Peoples Gas** Last 4 digits of account number \$595.00 Nonpriority Creditor's Name Att: Bankruptcy When was the debt incurred? P.O. Box 2968 Milwaukee, WI 53201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Lawsuit Other. Specify 4.7 **Prosper Marketplace Inc** Last 4 digits of account number 9159 Unknown Nonpriority Creditor's Name Opened 08/16 Last Active Po Box 396081 5/05/17 When was the debt incurred? San Francisco, CA 94139 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Unsecured ☐ Yes

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Case number (if know)

Debioi	Caria L N	ung		Case III	uilibei (ii kiii		
4.8	Stanislaus Inc.	Credit Control Service,	Last 4 digits of account number	16N1			\$52.00
	Nonpriority Cre Po Box 480		When was the debt incurred?	Open	ed 9/11/1	17	
	Modesto, C						
		City State Zlp Code the debt? Check one.	As of the date you file, the claim	is: Check	all that apply	y	
	■ Debtor 1 on	ıly	☐ Contingent				
	Debtor 2 on	ılv	☐ Unliquidated				
	_	nd Debtor 2 only	☐ Disputed				
	_	e of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	_	is claim is for a community	☐ Student loans				
	debt	ubject to offset?	Obligations arising out of a separeport as priority claims	aration agr	reement or d	ivorce that you did not	
	■ No	,	Debts to pension or profit-sharin	ng plans, a	and other sim	nilar debts	
	Yes		■ Other. Specify Cep Americ				
4.9	Target		Last 4 digits of account number	8974			\$352.00
	Nonpriority Cre Target Card Mail Stop N	d Services	When was the debt incurred?	Open 1/11/1		Last Active	
		s, MN 55440 City State Zlp Code	As of the date you file, the claim	is: Check	all that apply	У	
	Who incurred	the debt? Check one.					
	Debtor 1 on	ıly	☐ Contingent				
	Debtor 2 on	ıly	☐ Unliquidated				
	Debtor 1 an	nd Debtor 2 only	☐ Disputed				
	☐ At least one	e of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if th	is claim is for a community	☐ Student loans				
	debt Is the claim su	ubject to offset?	Obligations arising out of a separeport as priority claims	aration agr	reement or d	ivorce that you did not	
	■ No		Debts to pension or profit-sharing	ıg plans, a	and other sim	nilar debts	
	☐ Yes		Other. Specify Credit Card	t			-
Part 3:	List Other	s to Be Notified About a Debt	That You Already Listed				
			out your bankruptcy, for a debt that y	ou alread	dy listed in I	Parts 1 or 2 For examn	le if a collection agency
is tryii have i	ng to collect from	om you for a debt you owe to som	eone else, list the original creditor in you listed in Parts 1 or 2, list the addi	Parts 1	or 2, then lis	st the collection agency	here. Similarly, if you
Part 4:	Add the A	mounts for Each Type of Uns	ecured Claim				
	the amounts of of unsecured cla	, ·	s. This information is for statistical r	eporting	purposes o	nly. 28 U.S.C. §159. Add	d the amounts for each
						Total Claim	
	Total	Domestic support obligations		6a.	\$	0.00	-
from P	aims art 1 6b.	Taxes and certain other debts	ou owe the government	6b.	\$	0.00	
	6c.	Claims for death or personal in	jury while you were intoxicated	6c.	\$	0.00	=
	6d.	Other. Add all other priority unser	cured claims. Write that amount here.	6d.	\$	0.00	-
	6e.	Total Priority. Add lines 6a throu	gh 6d.	6e.	\$	0.00	_
	6f.	Student loans		6f.	\$	Total Claim 0.00	
	Total				*	2.00	=
cla from P	aims art 2 6g.	Obligations arising out of a ser	paration agreement or divorce that			- -	
		you did not report as priority cl	aims	6g.	\$	0.00	=
	6h.	Depts to pension or profit-shar	ing plans, and other similar debts	6h.	\$		_

Page 22 of 45 Case number (if know) Debtor 1 Carla L King

			0.00
6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 13,417.00

Total Nonpriority. Add lines 6f through 6i.

			<u> </u>	
Fill in this infor	mation to identify your	case:		
Debtor 1	Carla L King			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	h whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					_
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.3			- Claro	2 0000	
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.4					
	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.5	· ·				
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
	J.1.5		Cidio		

nformation to identify your Carla L King	case:			
First Name	Middle Name	Last Name		
j) First Name	Middle Name	Last Name		
es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
or				
				☐ Check if this is an
				amended filing
Tama 40011				
ule H: Your Cod	ebtors			12/15
in the last 8 years, have you , California, Idaho, Louisiana Go to line 3. Did your spouse, former spo mn 1, list all of your codeb 2 again as a codebtor only	u lived in a community pr , Nevada, New Mexico, Pu use, or legal equivalent live tors. Do not include your if that person is a guaran	e with you at the time? spouse as a codebtor tor or cosigner. Make	ry? (Community property iington, and Wisconsin.) r if your spouse is filing sure you have listed th	g with you. List the person shown he creditor on Schedule D (Official
06D), Schedule E/F (Officia lumn 2.	I Form 106E/F), or Sched	ule G (Official Form 10	06G). Use Schedule D,	Schedule E/F, or Schedule G to fill
Column 1: Your codebtor	ID Code			editor to whom you owe the debt
ame, Number, Street, City, State and 2	ir code		Check all schedule	es that apply:
			☐ Schedule D, line	e
ame			☐ Schedule E/F, li	ine
			☐ Schedule G, line	e
umber Street				
ity	State	ZIP Code		
			□ Cabadula D. lin	•
ame				
limbor Ctroot				
ity Street	State	ZIP Code		
	First Name es Bankruptcy Court for the: er Form 106H ule H: Your Cod are people or entities who a iling together, both are equ d number the entries in the and case number (if known) ou have any codebtors? (If in the last 8 years, have you , California, Idaho, Louisiana Go to line 3. Did your spouse, former spo mn 1, list all of your codebto 2 again as a codebtor only it 06D), Schedule E/F (Officia lumn 2. column 1: Your codebtor ame, Number, Street, City, State and Z ame umber Street ity	First Name Middle Name as Bankruptcy Court for the: NORTHERN DISTRICT are Form 106H Lile H: Your Codebtors Are people or entities who are also liable for any debiling together, both are equally responsible for supd number the entries in the boxes on the left. Attack and case number (if known). Answer every question ou have any codebtors? (If you are filing a joint case, in the last 8 years, have you lived in a community property, California, Idaho, Louisiana, Nevada, New Mexico, Put Go to line 3. Did your spouse, former spouse, or legal equivalent live again as a codebtor only if that person is a guaran (1), Schedule E/F (Official Form 106E/F), or Schedumn 2. Solumn 1: Your codebtor ame, Number, Street, City, State and ZIP Code ame umber Street street	First Name Middle Name Last Name Be Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Ber Form 106H Lile H: Your Codebtors Ber and case number (if known). Answer every question. Bout have any codebtors? (If you are filling a joint case, do not list either spouse in the last 8 years, have you lived in a community property state or territor, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Wash Bo to line 3. Did your spouse, former spouse, or legal equivalent live with you at the time? In 1, list all of your codebtors. Do not include your spouse as a codebtor or again as a codebtor only if that person is a guarantor or cosigner. Make 06D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 10mm 1.* Your codebtor ame, Number, Street. City, State and ZIP Code Bare Street State ZIP Code	And the last 8 years, have you lived in a community property state or territory? (Community property, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) So to line 3. Did your spouse, former spouse, or legal equivalent live with you at the time? That I stall of your codebtors. Do not include your spouse as a codebtor if your spouse is filing as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed to a community. Schedule E/F, Or Schedule E/F, Or Schedule G, Iin without Birted. Schedule CF, Iin Schedule CF, IIIn Schedu

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	in this information to identify.	2000:				Ī			
	in this information to identify your otor 1 Carla L Kin								
	otor 2 use, if filing)	<u> </u>			_				
Uni	ted States Bankruptcy Court for th	e: NORTHERN DISTRIC	CT OF ILLINOIS						
	se number					Check if this is:			
(If kr	nown)					☐ An amende	•		
_						A supplement 13 income a		ng postpetition following date:	
0	fficial Form 106l					MM / DD/ Y	YYY		
S	chedule I: Your Inc	ome							12/15
atta	use. If you are separated and you have separate sheet to this form t1: Describe Employment	On the top of any additi				I case number (if I	known).	Answer every	
••	information.		Debtor 1			Debtor 2	or non-	filing spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Employed□ Not employed			☐ Emplo	•		
	employers.	Occupation	Disabled						
	Include part-time, seasonal, or self-employed work.	Employer's name							
	Occupation may include student or homemaker, if it applies.	Employer's address							
		How long employed to	here?						
Par	t 2: Give Details About Mo	onthly Income							
	mate monthly income as of the cuse unless you are separated.	date you file this form. If	you have nothing to re	eport for	any	line, write \$0 in the	space. Ir	nclude your nor	n-filing
•	u or your non-filing spouse have n e space, attach a separate sheet t		ombine the information	n for all e	empl	oyers for that perso	n on the	lines below. If y	you need
						For Debtor 1		ebtor 2 or ling spouse	
2.	List monthly gross wages, sal deductions). If not paid monthly			2.	\$	0.00	\$	N/A	
3.	Estimate and list monthly over	time pay.		3.	+\$	0.00	+\$	N/A	
4.	Calculate gross Income. Add	ine 2 + line 3.		4.	\$	0.00	\$	N/A	

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Debt	or 1	Carla L King	-	C	Case number (if	known)				
					For Debtor		non-	Debtor filing s	pouse	
	Cop	by line 4 here	4.		\$	0.00	\$		N/A	_
5.	List	t all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a	ā.	\$	0.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b).	\$	0.00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	50		\$	0.00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	50		\$	0.00	\$		N/A	_
	5e.	Insurance	5e		\$	0.00	\$		N/A	_
	5f.	Domestic support obligations	5f.		\$	0.00	\$		N/A	_
	5g. 5h.	Union dues Other deductions Specific	5g		\$	0.00	+ \$		N/A	_
_		Other deductions. Specify:	_		*	0.00	· · —		N/A	-
6.		d the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	0.00	\$		N/A	-
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	0.00	\$		N/A	=
8.	List 8a.	profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	0-		· C	0.00	c		NI/A	
	٥h	monthly net income. Interest and dividends	88		\$	0.00	\$		N/A	_
	8b. 8c.	Family support payments that you, a non-filing spouse, or a dependent	8b).	Φ	0.00	Φ		N/A	-
	00.	regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80	c .	\$	0.00	\$		N/A	
	8d.	Unemployment compensation	80	d.	\$	0.00	\$		N/A	_
	8e.	Social Security	86	€.	\$ 1,8	00.00	\$		N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f		\$	0.00	\$		N/A	_
	8g.	Pension or retirement income	80		\$	0.00	\$		N/A	_
	8h.	Other monthly income. Specify:	_ 8r	1.+	\$	0.00	+ \$		N/A	_
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	1,8	00.00	\$		N/A	A
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	1,800.00) + \$		N/A	= \$	1,800.00
		If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ψ_	1,000.00			11/7	\[\] \[\] \[-	1,000.00
11.	Star Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not accify:	depe				•	chedule 11.		0.00
12.		d the amount in the last column of line 10 to the amount in line 11. The restet that amount on the Summary of Schedules and Statistical Summary of Certaillies						12.	\$	1,800.00
13.	Do	you expect an increase or decrease within the year after you file this form'	?						Combi monthl	ned ly income
	=	NO.								

Official Form 106I Schedule I: Your Income page 2

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Filli	in this information to identify your case:		l		
Debt			Check	c if this is:	
Debt	otor 2			An amended filing A supplement show	ving postpetition chapter
(Spo	ouse, if filing)	_	1	13 expenses as of	the following date:
Unite	ted States Bankruptcy Court for the: NORTHERN DISTRICT OF IL	LINOIS	<u> </u>	MM / DD / YYYY	
1	nown)				
	fficial Form 106J				
	chedule J: Your Expenses				12/1
info	as complete and accurate as possible. If two married peoplormation. If more space is needed, attach another sheet to to the complex (if known). Answer every question.				
Part					
1.	Is this a joint case? No. Go to line 2.				
	■ No. Go to line 2. ☐ Yes. Does Debtor 2 live in a separate household?				
	□ No				
	☐ Yes. Debtor 2 must file Official Form 106J-2, Exper	nses for Separate House	ehold of Debto	or 2.	
2.	Do you have dependents? ■ No				
	Do not list Debtor 1 and Pes. Fill out this information f each dependent	•		Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents names.				☐ Yes ☐ No
					☐ Yes
					□ No
					☐ Yes ☐ No
					☐ Yes
3.	Do your expenses include ■ No				
	expenses of people other than yourself and your dependents?				
Part	t 2: Estimate Your Ongoing Monthly Expenses				
exp	imate your expenses as of your bankruptcy filing date unle benses as of a date after the bankruptcy is filed. If this is a s plicable date.				
the	lude expenses paid for with non-cash government assistan value of such assistance and have included it on <i>Schedule</i> ficial Form 106I.)			Your exp	enses
4.	The rental or home ownership expenses for your residence payments and any rent for the ground or lot.	ce. Include first mortgage	e 4. \$		700.00
	If not included in line 4:				
	4a. Real estate taxes		4a. \$		0.00
	4b. Property, homeowner's, or renter's insurance		4b. \$		0.00
	4c. Home maintenance, repair, and upkeep expenses4d. Homeowner's association or condominium dues		4c. \$ 4d. \$		0.00
5.	Additional mortgage payments for your residence, such as	s home equity loans	4u. 5 5. \$		0.00

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Deb	otor 1	Carla L l	King	Cas	e num	ber (if known)	
6.	Utiliti	ies:					
٥.	6a.		heat, natural gas		6a.	\$	0.00
	6b.	Water, sev	wer, garbage collection		6b.	\$	0.00
	6c.		e, cell phone, Internet, satellite, and cable s	ervices	6c.	\$	30.00
	6d.	Other. Spe	ecify:		6d.	\$	0.00
7.	Food		ekeeping supplies		7.	\$	350.00
8.			hildren's education costs		8.	\$	0.00
9.			ry, and dry cleaning		9.	\$	10.00
10.	Perso	onal care p	products and services		10.	\$	15.00
11.	Medi	cal and de	ntal expenses		11.	\$	20.00
12.	Trans	sportation.	Include gas, maintenance, bus or train far	е.		·	
	Do no	ot include ca	ar payments.		12.	\$	200.00
13.	Ente	rtainment,	clubs, recreation, newspapers, magazir	es, and books	13.	\$	0.00
14.	Char	itable cont	ributions and religious donations		14.	\$	0.00
15.	Insur						
			surance deducted from your pay or include	ed in lines 4 or 20.			
		Life insura			15a.	·	0.00
	15b.	Health ins	urance		15b.		0.00
	15c.	Vehicle ins	surance		15c.	\$	107.00
	15d.	Other insu	rance. Specify:		15d.	\$	0.00
16.			clude taxes deducted from your pay or inc	uded in lines 4 or 20.			
	Spec	·			16.	\$	0.00
17.			ease payments:			•	
			ents for Vehicle 1		17a.	·	342.00
			ents for Vehicle 2		17b.	·	0.00
		Other. Spe	-		17c.		0.00
		Other. Spe	•		17d.	\$	0.00
18.	Your	payments	of alimony, maintenance, and support t	hat you did not report as	18.	\$	0.00
10			your pay on line 5, <i>Schedule I, Your Inc</i> essyou make to support others who do no		10.	ψ ———	0.00
19.	Spec		s you make to support others who do no	ot live with you.	19.	Ψ	0.00
20		,	erty expenses not included in lines 4 or	5 of this form or on Schedule		our Income	
20.			s on other property	3 of this form of on schedule	20a.		0.00
		Real estat			20b.	·	0.00
			homeowner's, or renter's insurance		20c.		0.00
			nce, repair, and upkeep expenses		20d.		0.00
			er's association or condominium dues		20a.	·	0.00
21			ers association or condominate dues		21.		
۷١.	Otne	r: Specify:			۷۱.	+\$	0.00
22.	Calcu	ulate your i	monthly expenses				
	22a.	Add lines 4	through 21.			\$	1,774.00
	22b.	Copy line 2:	2 (monthly expenses for Debtor 2), if any, if	rom Official Form 106J-2		\$	<u> </u>
	22c. /	Add line 22	a and 22b. The result is your monthly expe	enses.		\$	1,774.00
			, , ,				1,774.00
23.		•	monthly net income.				
		1 7	12 (your combined monthly income) from S	Schedule I.	23a.	·	1,800.00
	23b.	Copy your	monthly expenses from line 22c above.		23b.	-\$	1,774.00
	23c.		our monthly expenses from your monthly in	ncome.	23c.	\$	26.00
		rne result	is your monthly net income.		200.		20.00
24	Do v	ou expect :	an increase or decrease in your expense	es within the vear after you file	e this	s form?	
			ou expect to finish paying for your car loan within				rease or decrease because of a
			terms of your mortgage?			•	
	■ No	0.					
	□Y€	es.	Explain here:				

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Fill in this infor	mation to identify your	case:			
		case.			
Debtor 1	Carla L King First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				_	heck if this is an mended filing
Official Form		n Individual	Dobtor's So	hadulas	
Deciara	Hon About 8	iii iiiaiviaaai	Deptor 3 3C	iledules	12/15
	l8 U.S.C. §§ 152, 1341, 1 ∣n Below	519, and 35/1.			
Did you pa	ay or agree to pay some	one who is NOT an attor	ney to help you fill out b	ankruptcy forms?	
■ No					
☐ Yes.	Name of person			Attach Bankruptcy Petitic Declaration, and Signatu	
	alty of perjury, I declare re true and correct.	that I have read the sum	mary and schedules filed	d with this declaration and	
X /s/ Car	rla L King		X		
Carla	L King ure of Debtor 1		Signature of	Debtor 2	
Date	April 23, 2018		Date		

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Fill	in this inform	nation to identify you	r case:			
	otor 1					
DCL	7.01	Carla L King First Name	Middle Name	Last Name		
	otor 2 use if, filing)	First Name	Middle Name	Last Name		
		nkruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS		
(if kn	se number own)					check if this is an mended filing
Sta		of Financial	Affairs for Individ			4/10
info	rmation. If m		attach a separate sheet to		equally responsible for sup additional pages, write you	
Par	t 1: Give D	etails About Your Ma	rital Status and Where You	Lived Before		
1.	What is your	current marital statu	ıs?			
	□ Married■ Not mar	ried				
2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. Lis	t all of the places you I	ived in the last 3 years. Do no	ot include where you live now	٠.	
	Debtor 1 Pri	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					ity property state or territory co, Texas, Washington and W	
	■ No □ Yes. Ma	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Par	t 2 Explai	n the Sources of You	r Income			
4.	Fill in the tota	I amount of income yo	nployment or from operatin u received from all jobs and a have income that you receiv	all businesses, including part-		ndar years?
	□ No ■ Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
/ lanuary 1 to December 31 201/)		■ Wages, commissions, bonuses, tips	\$21,120.00	☐ Wages, commissions, bonuses, tips		
			☐ Operating a business		☐ Operating a business	

Official Form 107

Case 18-12095 Doc 1 Filed 04/25/18 Entered 04/25/18 14:22:50 Desc Main Document Page 31 of 45 Debtor 1 Carla L King Case number (if known) Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For the calendar year before that: \$42,258.00 □ Wages, commissions, Wages, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 2 Debtor 1 Sources of income **Gross income from** Sources of income **Gross income** Describe below. (before deductions each source Describe below. (before deductions and and exclusions) exclusions) From January 1 of current year until Social Security \$10,700.00 the date you filed for bankruptcy: **Benefits** Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? □ No. Go to line 7. □ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address

Dates of payment

Total amount paid

Amount you still owe

Was this payment for ...

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

□ No

Yes. List all payments to an insider.

Insider's Name and Address

Dates of payment

Total amount paid

Amount you still owe

Reason for this payment

Debtor 1 Carla L King Document Page 32 of 45
Case number (if known)

	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe		this payment
	Nick Nunez 6248 N Naper Chicago, IL 60631	April 2018	\$1,400.00	\$0.00		ves with and 700 for rent. Paid
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos		ments or transfer a	ny property or	account of a do	ebt that benefited an
	■ No □ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount	Amount you	Reason for	this payment
		. ,	paid	still owe		
Pai	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures				
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of th	e case
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below No. Go to line 11.		erty repossessed, fo	oreclosed, gar	nished, attached	l, seized, or levied?
	Yes. Fill in the information below.					
	Creditor Name and Address	Describe the Property	he Property Da			Value of the property
		Explain what happened	d			ргоролу
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bed No ☐ Yes. Fill in the details.		luding a bank or fin	ancial instituti	on, set off any a	mounts from your
	Creditor Name and Address	Describe the action the	e creditor took	Da tak	te action was	Amount
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a No Yes		erty in the possessi	on of an assig	nee for the bene	efit of creditors, a
Pai	t 5: List Certain Gifts and Contributions					
	Within 2 years before you filed for bankrup	ntcv. did you give any gift	s with a total value	of more than \$	600 per person	·
10.	■ No	noy, and you give any give	o min a total valuo	or more man ¢	occ poi poicoii	•
	☐ Yes. Fill in the details for each gift.					
	Gifts with a total value of more than \$600 per person	Describe the gifts			tes you gave gifts	Value
	Person to Whom You Gave the Gift and Address:					

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Yes. Fill in the details.

Person Who Received Transfer Address

Person's relationship to you

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

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Nο

Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)

Where is the property? (Number, Street, City, State and ZIP Describe the property

Value

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Case number (if known) Document

Debtor 1 Carla L King

Part 10: Give Details About Environmental Information

For t	he pu	rpose of	Part 10	, the	following	definitions	apply	/:

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or
toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or
regulations controlling the cleanup of these substances, wastes, or material.

	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.								
		<i>tardous material</i> means anything an env ardous material, pollutant, contaminant			was	ste, hazardous substance, toxic	substance,		
Rep	ort a	II notices, releases, and proceedings th	hat yo	ou know about, regardless of wher	the	ey occurred.			
24.	Has	any governmental unit notified you that	at you	u may be liable or potentially liable	unc	der or in violation of an environm	ental law?		
		No							
		Yes. Fill in the details.							
		me of site dress (Number, Street, City, State and ZIP Code)		Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice		
25.	Have you notified any governmental unit of any release of hazardous material?								
	■ No □ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)			Governmental unit Address (Number, Street, City, State and ZIP Code)	t	Environmental law, if you know it	Date of notice		
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.								
		No Yes. Fill in the details.							
		se Title se Number		Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ture of the case	Status of the case		
Pa	rt 11:	Give Details About Your Business or	r Con	nections to Any Business					
27.	Witl	hin 4 years before you filed for bankrup	otcy,	did you own a business or have an	y of	the following connections to an	y business?		
		\square A sole proprietor or self-employed	in a t	trade, profession, or other activity,	eith	er full-time or part-time			
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)								
		☐ A partner in a partnership							
		☐ An officer, director, or managing ex	xecu	tive of a corporation					
		☐ An owner of at least 5% of the votir	ng or	equity securities of a corporation					
	■ No. None of the above applies. Go to Part 12.								
		Yes. Check all that apply above and fil	ill in t	he details below for each business	S .				
	Business Name De Address			escribe the nature of the business		Employer Identification number Do not include Social Security number or ITIN.			
				Name of accountant or bookkeeper		Dates business existed			

Page 36 of 45 Document Debtor 1 Carla L King Case number (if known) 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No ☐ Yes. Fill in the details below. Name **Date Issued Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Carla L King Signature of Debtor 2 Carla L King Signature of Debtor 1 Date April 23, 2018 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

Entered 04/25/18 14:22:50

Desc Main

Case 18-12095

Doc 1

Filed 04/25/18

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this inform	nation to identify your	case:				
Debtor 1	Carla L King					
	First Name	Middle Name		Last Name		
Debtor 2						
(Spouse if, filing)	First Name	Middle Name		Last Name		
United States Bar	nkruptcy Court for the:	NORTHERN DIS	TRICT OF ILL	INOIS		
Casa number						
Case number						☐ Check if this is an
						amended filing
						_
Official Fo	rm 108					
Statemen	t of Intentio	n for Indiv	iduals	Filing Under C	hanter '	7 12/15
Otatomor	11 01 1111011110	THE THIRD THE	iaaaio	Timing Official C	парсы	12/13
If you are an indi	vidual filing under cha	nter 7. vou must fil	l out this for	m if·		
	claims secured by yo	• •				
_	ed personal property a		ot ovnired			
				r bankruptcy petition or by t	he date set for	r the meeting of creditors.
				use. You must also send co		
on the f	orm					
If two married ne	onle are filing togethe	r in a joint case, bo	th are equal	ly responsible for supplying	correct inform	nation. Both debtors must
	d date the form.	a joint oaco, so	iii ui o oquui	y responsible for supplying	, 00110011111011	nation Both dobtors must
		,				
	and accurate as possib our name and case nur		s needed, att	ach a separate sheet to this	form. On the	top of any additional pages,
Wille ye	our marile and base har	ilber (ii kilowii).				
Part 1: List Yo	our Creditors Who Hav	e Secured Claims				
4	una dhad waw liada d im D	aut 4 af Calcadula D	. C	Mha Hawa Claima Caassad b	Duomontee (Of	Kinin Farm 100D) fill in the
information be		art 1 of Schedule D	: Creditors v	Vho Have Claims Secured b	y Property (Of	ficial Form 106D), fill in the
	editor and the property t	hat is collateral	What do y	ou intend to do with the pro	perty that	Did you claim the property
			secures a	debt?		as exempt on Schedule C?
Creditor's Fr	me Federal Credit U	ni	□ Curron	der the property.		□ No
name:	ne i ederal Gredit G			the property and redeem it.		□ NO
			_			■ Yes
Description of	Automobile			the property and enter into a mation Agreement.		_ 165
property			_	the property and [explain]:		
securing debt:						
	our Unexpired Persona					
For any unexpire	d personal property le	ase that you listed	in Schedule	G: Executory Contracts and	d Unexpired Le	eases (Official Form 106G), fill ase period has not yet ended.
				loes not assume it. 11 U.S.C		ase period has not yet ended.
•		,			• "// /	
Describe your un	nexpired personal pro	perty leases			Wi	II the lease be assumed?
					_	
Lessor's name: Description of lea	has				Ц	No
Property:	30 u				п	Yes
					_	100
Lessor's name:						No
Description of lea	sed				_	
Property:						Yes
Lananda					_	
Lessor's name:						No

Statement of Intention for Individuals Filing Under Chapter 7

Official Form 108

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Debtor 1	Carla L King	Case number (if known)
Descripti Property:	on of leased	☐ Yes
Lessor's Descripti Property:	on of leased	□ No □ Yes
Lessor's Descripti Property:	on of leased	□ No □ Yes
Lessor's Descripti Property:	on of leased	□ No □ Yes
Property:	on of leased	□ No □ Yes
property	Sign Below nalty of perjury, I declare that I have indicated m that is subject to an unexpired lease. Carla L King	y intention about any property of my estate that secures a debt and any personal
Car	rla L King nature of Debtor 1	Signature of Debtor 2
Date	April 23, 2018	Date

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-12095 Doc 1 Filed 04/25/18 Entered 04/25/18 14:22:50 Desc Main Document Page 43 of 45

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	Carla L King		Case No.	
	-	Debtor(s)	Chapter	7
	DISCLOSURE OF COMPEN	SATION OF ATTO	RNEY FOR DE	EBTOR(S)
С	tursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(I ompensation paid to me within one year before the filing e rendered on behalf of the debtor(s) in contemplation of	g of the petition in bankruptcy	, or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,165.00
	Prior to the filing of this statement I have received			1,165.00
	Balance Due		 \$	0.00
2. \$	335.00 of the filing fee has been paid.			
3. Т	he source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4. Т	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5. I	I have not agreed to share the above-disclosed compe	nsation with any other persor	unless they are mem	bers and associates of my law firm.
ſ	☐ I have agreed to share the above-disclosed compensate copy of the agreement, together with a list of the name			
5. I	n return for the above-disclosed fee, I have agreed to ren	nder legal service for all aspec	ets of the bankruptcy c	ase, including:
b c	 Analysis of the debtor's financial situation, and render Preparation and filing of any petition, schedules, state Representation of the debtor at the meeting of creditor [Other provisions as needed] Negotiations with secured creditors to regreaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on hour 	ment of affairs and plan which is and confirmation hearing, a reduce to market value; ex his as needed; preparation	h may be required; and any adjourned hea cemption planning;	rings thereof; preparation and filing of
7. E	by agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any disc any other adversary proceeding.			es, relief from stay actions or
		CERTIFICATION		
	certify that the foregoing is a complete statement of any inkruptcy proceeding.	agreement or arrangement for	or payment to me for re	epresentation of the debtor(s) in
Aı	oril 23, 2018	/s/ David H. Cutl	er	
_	atte	David H. Cutler Signature of Attorn Cutler and Asso 4131 Main St Skokie, IL 60076 847-673-8600 Foutlerfilings@gn Name of law firm	ey ciates, Ltd. ax: 847-673-8636	

United States Bankruptcy CourtNorthern District of Illinois

		1 to the H District of Himos		
In re	Carla L King		Case No.	
		Debtor(s)	Chapter 7	
	VE	RIFICATION OF CREDITOR N	MATDIY	
	V E.	RIFICATION OF CREDITOR P	VIAIKIA	
		Number o	f Creditors:	10
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of cred	itors is true and correct to	o the best of my
Date:	April 23, 2018	/s/ Carla L King Carla L King		

Barclays Bank Delaware Attn: Correspondence Po Box 8801 Wilmington, DE 19899

Comenity Bank/Harlem Furniture Attn: Bankruptcy Dept Po Box 182125 Columbus, OH 43218

Discover Financial Po Box 3025 New Albany, OH 43054

ERC/Enhanced Recovery Corp Attn: Bankruptcy 8014 Bayberry Road Jacksonville, FL 32256

Fme Federal Credit Uni 29624 Harper Ave Saint Clair Shores, MI 48082

Kohls/Capital One Kohls Credit Po Box 3120 Milwaukee, WI 53201

Peoples Gas Att: Bankruptcy P.O. Box 2968 Milwaukee, WI 53201

Prosper Marketplace Inc Po Box 396081 San Francisco, CA 94139

Stanislaus Credit Control Service, Inc. Po Box 480 Modesto, CA 95353

Target Card Services Mail Stop NCB-0461 Minneapolis, MN 55440